TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE Transcriber's Office

February 27, 1998 LB 1112

insurance policies in this state. There is certainly an undeniable need. I don't expect anyone to rise and say, well, substance abuse isn't a problem, mental illness isn't a problem. I think we all know that, I think all Nebraskans know that. But let us begin by starting the discussion today, starting a process by which some day we may recognize the need to have substance abuse and mental health issues addressed through insurance. And part of it, certainly, is legislation, part of it perhaps is government involvement. But I think perhaps a greater need is a recognition, society-wide, regarding the impact of substance abuse, chemical dependency issues, as well as mental illness. Whatever we do as a...

SPEAKER KRISTENSEN: One minute.

SENATOR HILGERT: ...legislative body, whatever information we have, if it's not recognized by the community at large in the state of Nebraska, it has little meaning. So let this be the beginning of a process and a discussion which I hope will lead to adequate mental illness provisions and certainly, certainly adequate, much needed services for chemical dependency. Thank you.

SPEAKER KRISTENSEN: Senator Suttle.

SENATOR SUTTLE: Thank you, Mr. President, members of the body. I rise in support of this motion. I am hoping that we'll be able to get this on to General File so that we can discuss this. I am somewhat shocked at Senator Landis' statement that you can buy a rider if you want to. I have e-mail here from someone who is very close to the mental ill problem, and he writes, as employee, even though it's been said that the marketplace should determine coverage, I cannot choose my carrier or my coverage, my employer chooses both. The coverage offered to my in the form of a package, that is not negotiated as to content. I have no say on how my money is spent. I can't choose to not be covered on items that will never affect me, I must pay for them, however. This is what we're asking by way of mental illness parity. Insurance companies do not want to be mandated, but they have put themselves in that position by placing very restrictive limits on coverage in HMO formats. Can you choose your own physician in an HMO? If your child or